

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
Ravi Ganesan, et al. ) Confirmation No.: 4823  
Serial No.: 09/749,595 ) Art Unit: 3691  
Filed: December 28, 2000 ) Examiner: Hamilton, Lalita M.  
For: ELECTRONIC PAYMENT RISK PROCESSING )  
Attorney Docket No.: 23952-0078 )

## **SUBMISSION OF INFORMATION DISCLOSURE STATEMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir or Madam:

The citation of information on the enclosed Form PTO/SB/08a, "Information Statement Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

This Statement is submitted under 37 C.F.R. § 1.97(c). Accordingly, the Commissioner is hereby authorized to charge the fee of \$180.00 required for consideration of this Statement to Deposit Account No. 19-5029. No additional fees are believed due; however, any additional fee required is hereby authorized to be charged to Deposit Account No. 19-5029.

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The citation of this information does not constitute an admission of priority or that any cited item is available as a reference, or a waiver of any right the applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Respectfully submitted,

Jason V. Chang  
Reg. No. 58,092

Date: NOVEMBER 14, 2007

SUTHERLAND ASBILL & BRENNAN LLP  
999 Peachtree Street, N.E.  
Atlanta, Georgia 30309-3996  
Telephone: (404) 853-8000  
Facsimile: (404) 853-8806

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